DOCUMENT RESUME

ED 288 994 CE 048 493

AUTHOR	Baran, Nancy H., Ed.
TITLE	Your Travel Dollar. Money Management.
INSTITUTION	Household International, Prospect Heights, IL. Money Management Inst.
PUB DATE	87
NOTE	35p.
AVAILABLE FROM	Money Management Institute, Household Financial Services, 2700 Sanders Road, Prospect Heights, IL 60070 ($1.00; 10% discount on orders over $100).
PUB TYPE	Guides - Classroom Use - Materials (For Learner) (051)
EDRS PRICE	MF01/PC02 Plus Postage.
DESCRIPTORS	Adults; Budgeting; Camping; Consumer Education; *Hotels; *Money Management; *Planning; Problem Solving; *Tourism; *Transportation; *Travel
IDENTIFIERS	Canada; Europe; United States

ABSTRACT

This illustrated guide was designed to familiarize consumers with planning a vacation trip, whether domestic or abroad. The guide covers setting up a budget; package tours; cruises and charter flights; travel agencies and clubs; and arranging stays in hotels/motels, rental condominiums, bed-and-breakfasts, hostels, campsites, and private residences. The booklet also considers resort timesharing and gives pointers on travel by plane, train, bus and car, as well as by rental car and recreational vehicle. Travel insurance, handling money, packing tips, and handling complaints are additional topics. Finally, a step-by-step guide to traveling abroad is provided. Lists of resources complete the easy-to-read booklet, which was developed by money-management specialists and written in consultation with travel professionals in business and government. (KC)

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Your Travel Dollar

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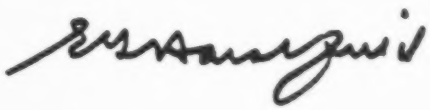

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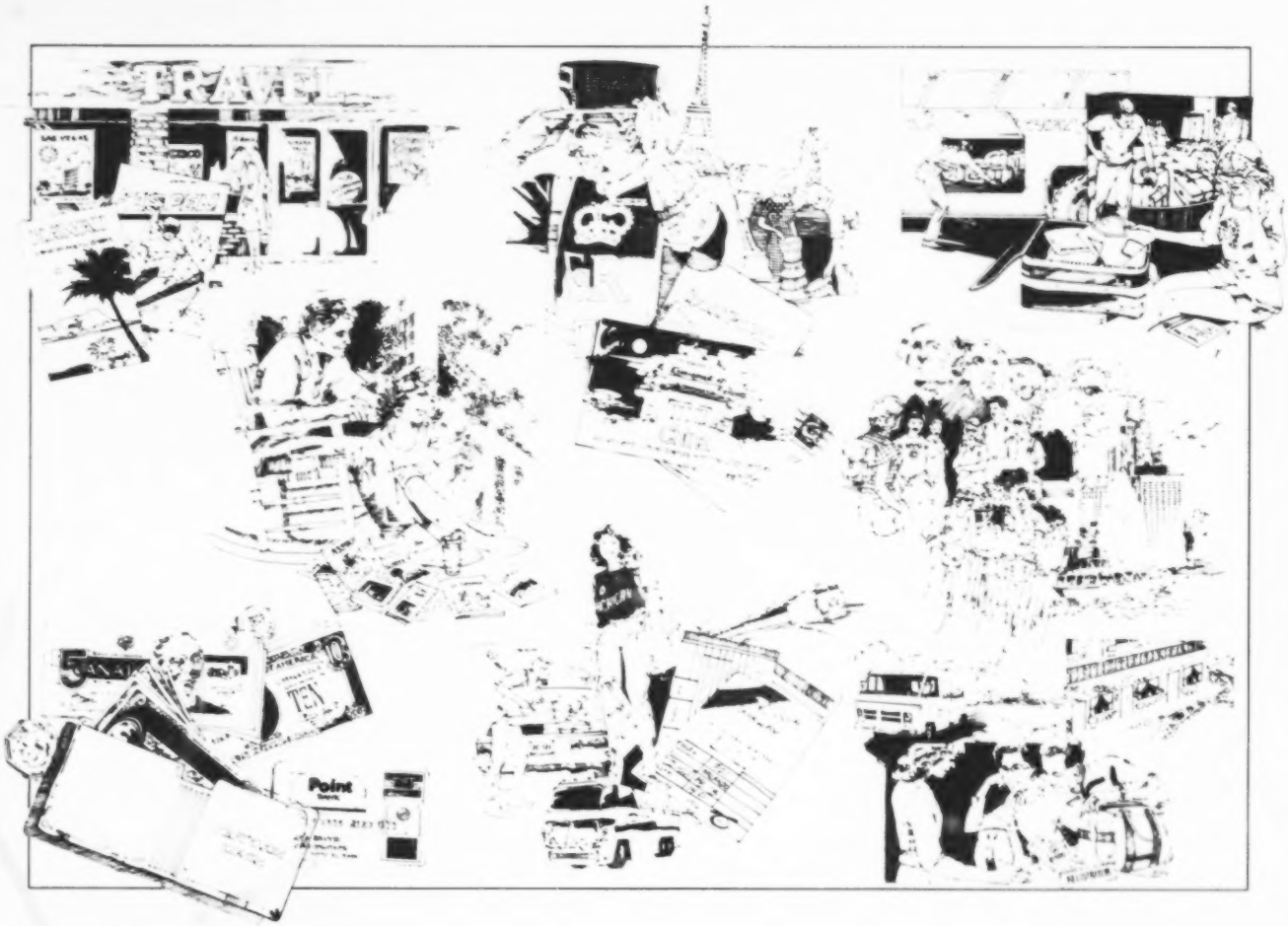

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Introduction

So you want to take a vacation! Whether you seek adventure or repose, a journey or a jaunt, YOUR TRAVEL DOLLAR can help you mastermind an affordable—and unforgettable—holiday!

Since nothing ruins a trip so fast as running short of money, right upfront you'll see how to set up a travel budget. You'll learn where and how to acquire travel information...what travel agents can do for you...what's available in lodging...and the ins and outs of transportation—by car, plane, train, bus and ship.

You'll be introduced to package tours...walked through your first trip abroad...shown how best to handle money. You'll also discover handy tips on packing and cost-cutting tips throughout! In short, in YOUR TRAVEL DOLLAR you'll find the kinds of information that can help you gain the maximum return from your investment in vacation travel.

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Planning Your Trip

Dollar for dollar, you'll get most for your money if you preplan—i.e., decide what you can comfortably afford to spend and where, when and how you want to go and for how long. Only then can you set up a workable travel budget. This is the system to follow, whether you're handling arrangements yourself or using a travel agent.

What You Can Spend

Travel doesn't have to take a big chunk of money, but having a great time on a bite-size budget does require careful financial planning. Start the process by figuring how much monthly income you have left, if any, after your standard expenses are met.

First total your monthly income after taxes, then all your monthly *fixed* expenses—for rent or mortgage payments, utilities, installment payments, savings, etc.* Next add up all your monthly *flexible* expenses for such items as food, clothing, home furnishings, transportation and recreation. (Get the figures from past receipts, statements and cancelled checks.)

Total the fixed and flexible expenses, then subtract the sum from your total monthly income. The amount left is your source of vacation money, unless you can supplement it with "general purpose" savings. Are you starting from zero? You'll have to set money aside monthly till you've accumulated enough.

Estimating Travel Expenses

To find out how far your money will go, estimate what your expenses will be. Look up, pick up, call or send for travel information—schedules, rates and brochures—sufficiently early that they will reach you well before your trip. Both U.S. and Canadian residents obtain toll-free numbers by calling 1-800-555-1212. Some addresses can be found in *Suggested Resources* on page 28.

Travel agents have an abundance of free travel literature, but you can also obtain it from:

- **Newspaper travel sections.** Large metropolitan newspapers have multipage travel sections, usually on weekends, with articles and ads containing all kinds of timely, fascinating information, including new promotions and good buys. Free literature is often yours for the writing.
- **Public libraries.** It's been said that the best vacations start in public libraries. They hold an abundance of travel information.
- **Travel guidebooks.** There are a multitude of general guidebooks that survey large areas but single out accommodations, restaurants, and sources of information, including addresses of local tourist offices. Specialized guidebooks provide in-depth information about specific areas of interest—art, music, camping, sports, shopping, wineries, for example.

*YOUR FINANCIAL PLAN, listed on page 31, provides additional information on setting up an overall spending and saving plan.

- **Travel videos.** Videos provide tantalizing advance "tours" of practically every destination. They are available at travel agencies, public libraries, video rental stores and government tourist offices, which are located primarily in major cities.
- **Hotel and motel chains.** These and many of the larger independents have toll-free numbers; some motel chains provide free directories upon request. The *Hotel and Motel Red Book* includes names and addresses and other pertinent information. It's available for reference at public libraries, many travel agencies, and at airline, train and bus offices.
- **Other types of accommodations.** Learn how to find information on rental condos, resort timeshares, bed-and-breakfast establishments and home exchanges, as well as hostels, parks and campgrounds, and YMCA lodge centers in the *Accommodations* section. See page 14.
- **Airlines.** For fares and schedules, call toll-free. Every full-fare airline has an 800 number, as do most of the low-fare lines.
- **Trains and buses.** Call Amtrak at 1-800-USA-RAIL for most U.S. rail travel. For travel in Canada, see your local travel agent or contact VIA Rail Canada. Call the 800 operator to obtain a number. Most travel agents are authorized to sell Amtrak and VIA Rail Canada tickets. Information on bus travel can be obtained by writing or calling the major motorcoach line in your area.
- **Auto and RV rental.** All the major car rental firms can be reached toll-free, as can some of the larger used-car rental companies. For RV rentals, call the 800 number of the Recreation Vehicle Rental Association. Or check the Yellow Pages, where you'll find rental agents listed under "Campers" or "Motor Homes."
- **Automobile clubs.** Only members can obtain free maps, route lists and tour books, but members and nonmembers alike obtain international driving permits from regional offices of the American Automobile Association (AAA) and the Canadian Automobile Association (CAA).
- **Chambers of Commerce.** For information on small American and Canadian towns, write to their Chambers of Commerce.
- **City, state and provincial tourism departments.** State tourism departments, located in state capitals, provide brochures on tourist attractions as well as directories of state, private and national parks within their borders. They also have lists of hiking and biking trails and calendars of events. State tourism information centers, usually located on interstates near state borders, offer materials on local visitor attractions and camping areas. Provincial tourism departments are located in each Canadian provincial capital. Convention and Visitors Bureaus, located in the larger U.S. and Canadian cities, are listed in local phone directories.
- **Council on International Educational Exchange.** This organization is a fount of information for students and other young people who want to travel, study or work abroad on limited budgets. Canadian students should contact the *Canadian University Travel Service Ltd. (CUTS),* Canada's student travel bureau.
- **Government tourist offices.** The major countries have tourist offices in New York City and a few other large cities in the U.S. and Canada. Countries with no tourist offices in North America usually distribute travel information through their embassies, located in Washington, D.C. and Ottawa, Ontario, and through their consulates, located in the major cities of both countries.

Your Travel Budget

How far will your vacation fund stretch? Using the chart on page 5, write down your estimates of costs.

Add five percent of the subtotal—for unexpected expenses—to get a total (unless you're planning an all-inclusive tour). This should give you a fairly good estimate of what a vacation would cost. Does the figure come close to the amount you have available? If you fall short, there are several things you can do:

- Free up additional income by reducing your living expenses.
- Save the money.
- Go now and pay later, through the use of credit cards and/or a consumer loan.* You must have sufficient future income to repay on schedule, however, and avoid a long-term loan. Paying for *last* year's vacation is hard—particularly when you're planning your next one!

*MANAGING YOUR CREDIT, listed on page 31, provides a complete and objective guide to understanding consumer credit and managing credit dollars.

Here are some ways to keep costs at an affordable level:

- **Take a package tour.** Because tour companies purchase the components of a tour in bulk—hotel rooms, for example—you can sometimes get your fare and accommodations for what you would ordinarily pay for transportation alone. Be aware, however, that tour prices can be increased after you've paid.
- **Travel off-season and off the beaten path.** You'll not only avoid the crowds but the premium rates as well. They may be reduced as much as 25-30 percent.
- **Follow the guidelines in a good budget guidebook.** These can be excellent sources of information on inexpensive lodging and restaurants, particularly in the major cities of North America and in Europe.
- **Downscale your plans.** Consider less expensive lodging—YMCAs and hostels, for example, instead of the standard hotels/motels. Share a bath or facilities down the hall and you may save up to 30 percent per night. Assemble lunches from delis, bakeries and market stalls. This will cost less than dining in most restaurants and probably save you time too.
- **Buy unlimited-use passes on public transportation in European cities.** Traveling on buses and subways is always a lot cheaper than taking cabs, but buy discounted passes and you'll save even more.
- **Stay in small or middle-size towns or the countryside.** Not only are lodging and meals a lot cheaper than in metropolitan areas, you'll sample a more relaxed way of life. If abroad, you'll learn more about a country's character.

TRAVEL EXPENSES

Common Travel Expenses	Estimated Costs
Transportation	
Air/train/bus	$_____
Airport bus	_____
Taxi(s)	_____
Parking	_____
Car or RV rental	_____
Gasoline	_____
Tolls	_____
Boat charter	_____
Tour (basic price)	$_____
Cruise (basic price)	$_____
Food and Lodging	
Accommodations	$_____
Meals/snacks	_____
Activities	
Special equipment	$_____
Entertainment/sports	_____
Equipment rental	_____
Guided tours/excursions	_____
Lessons	_____
Miscellaneous	
Immunizations	$_____
Passport/visa(s)	_____
New luggage	_____
New clothes	_____
Film and development	_____
Tips	_____
Shopping/gifts	_____
_____	_____
_____	_____
Subtotal	$_____
Unexpected expenses (5 percent of subtotal)	$_____
Total	$_____
Cash available	$_____
The difference, if any	$_____
Amount I can save monthly	$_____

What Travel Agencies Do

- **Travel in the cheaper countries.** If you need some guidance on this, keep abreast of the weekly newspaper travel sections or ask a travel agent for suggestions.
- **Use travel discounters.** Take advantage of the new kinds of travel brokers who sell tickets for full-fare airlines, charter flights, hotels, resorts and cruises at sizable discounts. (These should not be confused with coupon brokers, who buy and resell frequent-flyer travel awards.)

There are, in short, many ways to cut costs but they almost always involve trade-offs—either of time, effort, inconvenience and discomfort or some combination of these.

Unfortunately, there are a few unscrupulous firms operating travel scams, trying to take advantage of people looking for travel bargains. Their prices are very tempting. In general, you should be wary of purchasing travel services by phone or mail, particularly when the solicitation begins: "You've won a prize!" or "Have we got a deal for you!" Reject any offers for trips that...are ridiculously low in cost...involve a deposit or "membership fee" in addition to the price quoted...require an immediate decision and payment.

Travel agents are a kind of broker, arranging sales between customers and travel suppliers—airlines, hotels and resorts, tour operators and car rental companies, for example. Travel agents today run the gamut—from those who work for the old line, full-service agencies to those in the new flat-fee agencies who function simply as order-takers, making reservations and issuing tickets.

Full-Service Travel Agencies

Traditional travel agents have at their fingertips a wealth of travel data—more than most of us can ever obtain on our own. A single call to an agent in a full-service agency can produce a trip tailored to your needs, wants and budget, with a minimum investment of your time and energy. That's because travel agents can:

- Reserve and issue tickets at the best available airfare to your destination at the times you want to travel. They also sell train and motorcoach tickets.
- Arrange airport transfers and car rentals.
- Answer questions and provide timely information on lodging, resorts, cruises, charter flights and package tours. They can also arrange bookings for you at prices to fit your budget, whatever it may be.
- Offer guidance on such travel details as passports and visas, foreign-currency exchange, health and immunization requirements, customs regulations, etc.
- Recommend and sell various kinds of travel insurance.
- Advise you on what to wear, the kind of weather to expect, local customs, good restaurants, tipping, etc.

You're charged for few services because agents work for commissions paid by the travel suppliers—airlines, hotels/motels, resorts, tour operators, cruise lines, etc. Commissions are built into the prices. A special, complex itinerary, however, that requires a lot of an agent's time, thought and effort to arrange, may cost you extra.

Many travel agents are experienced professionals: honest, dedicated, competent. They work with the customer's best interests in mind and consequently generate much repeat business. Travel agents do, however, vary in experience, knowledge and integrity.

Probably the best way to find a good one is through the recommendations of friends. If this isn't possible, find out if the agency for which a prospective agent works is a member of the American Society of Travel Agents (ASTA). Membership in the Institute of Certified Travel Agents (ICTA) is another indicator of an agent's professional training and expertise. To become a Certified Travel Counselor (CTC), an agent must have had at least five years' experience before completing a two-year course of study offered by ICTA.

In Canada, look for agencies appointed as passenger sales agents for the International Air Transport Association (IATA). Only those which meet certain standards can belong. It's also a good sign if the agency is a member of ACTA—Alliance of Canadian Travel Associations. In British Columbia, Ontario and Quebec, travel agencies are licensed by the provincial governments.

You play a key role in obtaining good service. Narrow down your vacation site before you call, for instance, and be candid about your budget, interests and priorities. Determine what is included in the arrangements and if there are extras to pay for. Make sure you understand the particulars of the trip-cancellation policy. Read any contract carefully before you sign, and be aware of all its terms and conditions. Obtain written confirmations of your reservations and receipts for any deposits. Hold on to them in case problems arise later.

Discount Travel Agencies

Travelers use fee-based, minimal-service travel agencies when they've done their own research and know exactly what they want. They save about 10 percent as a result.

These agencies have two basic pricing systems. Some tack on a flat, per-transaction fee to the *list* price of an airline ticket. Others charge the full price of a ticket plus a fee for issuing it, but send a rebate check for the commission when they mail the tickets. There's an extra charge for making reservations, so do this yourself and save even more. The more costly the ticket, the more you save. It usually doesn't pay to use a flat-fee agency for tickets that cost $200 or less.

Travel Clubs

These are also referred to as "discount travel agencies" and "discount travel brokers." The term "club" is used because some charge membership fees.

One type of club primarily sells space at the last minute on tours and cruises. Members use a telephone "hotline" to keep abreast of bargains. The savings are sizable but you sometimes have to be ready to go within two weeks after booking, and tickets are rarely refundable.

Customized travel clubs, operated by a few major retail chains and some major oil companies, among others, offer tour and cruise discounts in addition to lodging discounts, promises of the lowest airfares, car rental discounts, auto towing, trip routing and emergency car service, a personal travel counselor, trip insurance, lost baggage service, etc. Travel clubs are frequently advertised in newspaper travel sections.

Getting There

You've decided where to go and what you want to do. Now, what kind of transportation will you use? Car, RV, bus, train, plane, ship, or some combination of the above?

To most people cost is the biggest factor in their choice of transportation, but you also have to consider where and how far you're going, how many of you there'll be, and the number of days you can allot to the trip. Carefully consider all the transportation angles. Getting there could turn out to be a big part of your holiday fun!

Traveling by Car and RV

The majority of vacationers still take to the road. There are faster and sometimes cheaper ways to travel but cars and recreation vehicles remain the most popular mode of transportation. People who prefer driving...like the portal-to-portal transportation that only a car can provide...can take along more luggage and paraphernalia than when taking commercial transportation... have almost total freedom to arrange their own routes and set their own pace...have a set of wheels at their disposal when they reach their destination.

On the other hand, driving is much slower than flying, and with cut-rate air fares it can cost more to drive than to fly. This is certainly the case when one person is traveling a long distance alone. The costs of lodging, meals, tolls and incidentals quickly mount up.

Few if any gas stations dispense free maps today, but some sell them. The American Automobile Association (AAA) and the Canadian Automobile Association (CAA) and the motor or travel clubs of the major oil companies do, however, provide free maps and trip routings for members. States also provide free maps. Ask at tourist information centers at state borders or write to the office of tourism in the capitals of any state you plan to visit.

Make sure your car is in top-notch condition before you leave. Not only is it a lot simpler to take care of mechanical problems at home, you reduce the chances of having breakdowns on the road. Be sure to take along emergency equipment such as flares, a flashlight and a tool box, even if you know nothing about fixing a car. Someone else might be able and willing to help if the tools are available.

If despite your best efforts a serious problem develops on the road, go to the first gas station you can find. (If you have to be towed, and have towing insurance, hold on to the receipt so you can be reimbursed.) Find out what the costs will be before the repair work begins.

Check your car insurance coverage before leaving home. To drive in Canada, U.S. drivers must either have a minimum of $200,000 liability insurance or obtain a Canadian insurance card (available free from your insurance agent). Canadian car insurance is valid everywhere in the U.S. If you're planning to drive in Mexico, on the other hand, you need a special policy, available at Mexican insurance agencies at the border.

If you're involved in an accident, your agent will direct you to the nearest company agent in the vicinity or provide the guidance you need to proceed on your own.

Car Rental

Many travelers take fly-drive vacations today, at home as well as abroad. They don't have the time or inclination to spend precious vacation days in transit, and have discovered that renting a car is not only convenient, it can provide a real economic advantage as well.

Some car owners drive rental cars on vacations that start from home. Their own may be too small for comfort or they fear a costly, not to mention inconvenient, breakdown en route.

Cars should be reserved a week in advance, much earlier if you're in an area where there's a big demand. Most travel agents arrange car rentals but, if you're handling arrangements yourself, begin by comparison shopping. All the major car rental firms have toll-free numbers. The driver must be at least 18 (21 and 25 in some states), with a valid driver's license and a major credit card.

Each company's rates vary from city to city. Major car rental companies tend to charge higher rates than lesser known firms. Used-car rental companies—some franchises, others independent locals—generally charge the least. Phone numbers of the latter can be obtained only from local Yellow Pages.

Ask for *all* the charges you'll have to pay during the rental period. How much free mileage do you get, if any? Are you eligible for a discount? If you drop the car off at a location other than the place you rented it, what will this cost you, if anything? What are the per-hour rates? What are the policies on late returns? On gas? Will the company service or replace the car if it breaks down?

Carefully examine the options offered. Although the collision damage waiver (CDW) sold by car rental companies is not an insurance policy, it relieves the driver of all responsibility for collision damages to the car. (Provided the terms of the contract are followed.) If a renter rejects the CDW and subsequently has a serious accident, he or she could either be billed for a deductible as high as $3,000, for any repairs that exceed the deductible, or even for the replacement of the car, whether at fault or not.

If you don't have any personal auto insurance, including liability protection, you should take the CDW despite its high cost. If you are insured, *ask your agent ahead of time* how much protection, if any, your policy provides when you rent a car. Generally it covers the damages and offers liability protection, but don't take this for granted.

Find out what the CDW itself covers. With some, it's collision damage only; if the car is stolen, a tree falls on it, or there is glass or tire damage, the renter is financially responsible.

Also determine if your auto insurance policy covers injuries incurred by you and your passengers while you're driving a rental car. Even if it does, this coverage usually is low. If you don't have sufficient health insurance to adequately supplement it, you probably should take the accident insurance option. Another car rental option protects you if your belongings are stolen from the car, but most homeowners and tenants policies already cover this.

Parting words: Before you leave the counter, check all the details in the rental agreement. List any other drivers and confirm that the cost is the one quoted to you. Before driving off the lot, check the car for damages. If you find any, have this duly noted on your contract. Also verify that the mileage written on your contract agrees with the actual mileage on the odometer.

RV Rental

With a recreation vehicle you can combine the pleasures of camping with at least some of the comforts of home. RVs range from motor homes (standard, mini and van conversion) to truck campers and camping vans. If you wish to rent one during the summer months or long holiday weekends, reserve it three or four months in advance.

Rental costs depend on where it's rented, the distance you plan to travel, the model, size, and kinds of equipment provided, and availability. Expect to pay for insurance coverage, as well as a security and/or damage deposit and tax, in addition to the rental.

The rental agreement is similar to those used in car rentals except that a deposit is required when you make the reservation, with the balance due prior to departure. (Mileage is estimated.)

Pick your rental agency carefully. A reputable firm gives a complete service check after each usage, so there's an implied warranty (i.e., it should perform satisfactorily) whenever a vehicle is rented. If you have problems, however, stop at the nearest qualified RV service center. Ask the mechanic to discuss the problem with the dealer before making any repairs. A favorable contract should not only supply you with the use of a car in such circumstances, but assure you a refund of your rental fee for every day the RV is out of service.

Insurance is essential. While the rental fee usually covers liability and collision insurance, you'll have to pay a deductible unless covered by your own insurance.

If you're renting a motor home, request a test run with the agent, who can give you tips on turning and parking, for example. Be sure everything is in good working order before you leave the rental agency, and take an owner's manual with you!

Taking to the Air

Since the fastest way to get to a distant destination is, in most cases, to fly, that's the way to go when time is short. (And, as far as most people are concerned, for many other reasons!) You can make arrangements with the airlines yourself or go through a travel agency. They have computerized records of all fares and schedules, enabling them to provide instant information on efficient, cost-effective travel.

Shop for Your Tickets

Few pleasure travelers pay full price on the full-fare, full-service airlines today, because of the profusion of discounts and special deals. All these have restrictions, however, which are constantly changing. Some of the more common of these are advance booking and purchase (sometimes up to 30 days), a limited number of available seats, round-trip travel, minimum/maximum stays, no refunds, Saturday night layovers, a substantial penalty for any changes. The more flexible you can be as to travel dates and hours, the better your chances of saving.

Cut-rate carriers charge lower rates year round because they offer few discounts and restrictions.

You can book airline tickets today in several ways:

- Ask a full-service travel agent to obtain the lowest fare available at the times you plan to travel.
- Do your own comparison shopping. Call the 800 numbers of several airlines and get information on rates, schedules, etc. Always ask for the lowest available fare; these prices are seldom volunteered. If you're pleased with a quoted price, you could book the flight right then and pay for it immediately. (If the price increases before it's paid for, you lose the savings.) Or, you could ask a full-service travel agent to book the tickets.
- Book the tickets through a flat-fee agency, described on page 7.
- Call a lowest-fare specialist. These organizations guarantee that they will obtain the absolute lowest fares currently available. You could end up on a nonstop flight on a major airline on a weekday, on a late-night, multistop flight from a minor airport, or on something in-between. You could buy it in advance or at the last minute. Some of these firms are independent; others are affiliated with a national travel agency. Look for their ads in the travel sections of your paper.
- Take a package deal. Airlines, along with other travel suppliers, frequently put together a transportation, hotel or motel, car rental package, sometimes with sightseeing and entertainment included. The prices are often so good that it pays to take the package, even if you can't take advantage of all that's offered. You usually are tied to the specific dates, however. See *Taking a Tour* on page 19 for more on this.
- Take a less convenient type of flight that might involve a late evening departure, a connecting flight or long layover.

Charters

These are group fares, offered at reduced prices, by wholesale tour operators who charter either an entire airliner or a block of seats on a regularly scheduled flight. Charters are usually the most economical flight option and in many cases provide the only direct flights from interior cities both here and abroad.

Both types of charter feature round-trip travel on specific routes at specific times (sometimes with accommodations included). They're often sponsored by churches, unions, professional organizations, etc., but you don't have to belong to a group to participate.

Tickets can be purchased through a charter company's retail outlet, travel agents or off-price dealers. If the flight is part of a vacation package, accommodations and ground transportation are included. You can book charters at the last minute, but peak-season flights are often full months in advance.

Some of the disadvantages to charters are:

- They often are available only on a seasonal basis.
- Schedules on chartered aircraft are limited.
- There's a penalty for cancellation, often 100 percent.
- Passengers may be faced with long lines and more crowded seating.
- There are usually few in-flight services.
- Departures are often late.
- Charter flights can be cancelled if they're not fully booked.
- On some lines, safety regulations are less stringent than on regularly scheduled airlines.
- The failure rate of tour operators is higher than that of other travel suppliers.
- Prices can go up after you buy your ticket.

The best way of assuring that the charter firm is reliable and solvent is to make arrangements through a reputable, well-established travel agent. Inquire how long it has been operating and whether it guarantees departures. Any U.S. residents who want to find out the complaint records of either a charter operator or an airline should contact the U.S. Department of Transportation (DOT). In Canada, consumers must rely on the integrity and judgment of their travel agents.

Read the charter-trip agreements carefully before signing. If a particular airline and type of aircraft are important to you, and the departure and return dates are nonnegotiable, make sure your choices are specified in the agreement. Unfortunately, even when specified, the contract language may allow the charter operator to make changes.

If at any point in the trip you feel that conditions have fallen short of the charter-trip agreement, keep a record of the circumstances. Make a formal complaint to the tour operator and send a copy to your travel agent and to the consumer affairs department of ASTA or ACTA. Should you fail to get satisfaction, send a copy of your complaint to the U.S. Department of Transportation (DOT). If you've charged the charter to a credit card, you can, with certain qualifications, withhold payment until the problem is resolved. For additional information on effective complaint handling, turn to page 27.

Airline Rules and Regulations

To many seasoned travelers, flying has so many pluses that they wouldn't travel any other way. There are a few potential problem areas, however, that you should be aware of—delays, overbooking and misplaced baggage. Airlines have customer service representatives on hand who try to take care of problems on the spot, but sometimes their ability to help is limited.

Delayed, Damaged and Lost Baggage

To help avoid problems, pull any old airport tags off before checking in, so there'll be no confusion as to destination. Add some identifying item or marker to your luggage, in addition to your name/address tag, that will distinguish it from others. Hang on to your claim checks. They are your only proof you've checked your bags.

If your luggage is missing when you arrive, report this immediately, before leaving the airport. You'll have to fill out a form describing the baggage, listing the contents and other pertinent information. Be sure to keep a copy. Airlines track down 98 percent of misplaced bags and return them to their owners in hours. If you incur some expenses while you wait, the airline will reimburse you—within limits. Keep your receipts.

If the airline actually loses or damages your luggage on a domestic flight, the limit on the carrier's liability is $1,250. On an international flight the liability is usually $9.07 per pound. You will be compensated only for the depreciated value of the property, not the replacement costs, and jewelry isn't covered. If the value of your luggage and its contents exceeds the maximum you can be reimbursed, consider purchasing "excess valuation" when you check in.

Should you notice signs of pilfering when you pick up your luggage, check immediately to see if everything is there. If something is missing, report it to the airline at once.

Overbooking and Delays

Because a substantial number of passengers who've reserved seats don't show up, the airlines often overbook. Understandably, they want their flights to be as full as possible. To reduce the chances of your being bumped, get to the airport early. The last ones to arrive at the boarding gate are those most likely to lose their seats.

U.S. federal consumer protection laws, administered by the Department of Transportation (DOT), require airlines to seek out people willing to give up their seats for compensation before they bump them involuntarily. They then negotiate with the volunteers for free tickets on other flights or a mutually acceptable amount of money.

The DOT requires each airline to give all passengers who are involuntarily bumped from an oversold flight a written statement describing their rights. You frequently are entitled to on-the-spot payment of *denied boarding compensation,* for example. The amount varies and there are a few exceptions and conditions. On the other hand, if you are involuntarily bumped but rescheduled to arrive within one hour of your original flight, you won't receive compensation. In Canada, each airline has its own policy on bumping.

Airport Ground Transportation

Ground transportation from the airport to your lodging could eat up those savings on airfare that you worked hard to get. It pays to be aware of your options: cabs, privately operated airport shuttles, hotel/motel courtesy vans, and public transportation—buses and trains.

- **Cabs.** These are often the fastest, most readily available mode of transportation and they can take you essentially anywhere. They're usually the most costly, particularly if you're alone. (If two or more share a cab, the cost per person could be less than the shuttle fare.) Always ask the fare to your destination before you get in. If you are unfamiliar with the area, you could be "taken for a ride."
- **Airport shuttles.** These are generally a bus or minivan. They usually are less expensive per person than cabs, but keep to a regular schedule and route—to and from the large hotels and motels. They seldom are operated 24-hours daily.
- **Courtesy vans.** Free to guests at some of the first-class hotels and motels, these vans are available on a regular schedule or on call. If you didn't arrange a pickup at the airport when you reserved your room, call as soon as you arrive to see if service is available. The larger hotels/motels have direct-line courtesy phones near the baggage claim area.
- **Public transportation.** Buses and trains may provide the fastest way of getting from the airport to the city, particularly at rush hour. Certainly their fares are lowest. Public transit can be difficult if you have a lot of luggage, however.

To determine what the best ground transportation would be in most airports in North America and abroad, ask your travel agent or refer to *Crampton's International Airport Transit Guide.*

Bus Travel

Bus travel is convenient, safe, quite comfortable, and often the lowest-cost way of seeing the country. Buses travel to 15,000 cities and towns in the U.S., 70 percent of which cannot be reached by other forms of public transportation. A very big selling point is the unlimited stopover privilege. You can stop as often as you want, as long as you want, until your ticket expires.

Trips range from one-day excursions to month-long transcontinental tours. The major bus companies in the U.S. and Canada offer unlimited travel plans: for a flat fare you can get 7-, 15- or 30-day passes and travel as far and as frequently as you like in both countries. You can even switch to another connecting motorcoach line, if your issuing carrier doesn't have a route you want to take. Most bus companies honor these passes. Bus travel plans often offer special discounts on hotels, sightseeing and tourist attractions too.

Always ask if there are any special fares available and, if you'd like to cut travel costs even more, inquire about charter package tours. If you fill the bus up with members of a group—at church, school, the office, etc., you reduce the per-passenger fare to less than one-third the regular rate. Also available are unescorted independent tours for people who like to travel by themselves. Note: The motorcoaches owned by the major lines are now accessible to handicapped travelers as well.

Sometimes you can take a single bus to your destination; at other times you may have to transfer. Long-distance bus travel can sometimes be monotonous and tiring, so if you're taking a lengthy trip, plan to break it up with two- and three-day stopovers at interesting places.

While no reservations are needed for any *regular* departure, it's wise to arrive at least 30 minutes ahead of time. You're allowed to check two bags. Stand by until they're loaded into the baggage compartment.

Riding the Rails

Leisurely train travel in the U.S. and Canada today is being promoted as a vacation *experience.* Many trains are new and comfortable, often bilevel, with sightseeing domes that offer panoramic views.

In addition to dining, cafe/snack and club cars, some trains offer movies, games, cocktail hours, and cartoons for children. Accommodations range from reclining seats in coach class to deluxe bedrooms with private restrooms. There are special bedrooms available for handicapped passengers.

Reservations are needed for long-distance trips and sleeping accommodations. Amtrak, which owns and operates nearly all the passenger trains in the U.S. except commuter lines, has a nationwide, computerized information/reservation system. Fares fall somewhere between those charged for bus and air travel but they vary considerably, depending on whether you go coach or take a sleeping accommodation. There are several types of the latter—roomettes, economy, regular, family and deluxe bedrooms.

Amtrak offers a variety of money-saving arrangements, including family and group plans and package tours. For information, see your travel agent or call Amtrak toll-free at 1-800-USA-RAIL.

VIA Rail Canada operates all intercity and transcontinental rail-passenger services in Canada, offering accommodations comparable to Amtrak's. Reservations, which are required on most long-distance trips, can be made through your travel agent or by calling VIA Rail Canada directly, using the appropriate toll-free number.

There's a basic transportation charge for VIA coaches and an extra charge for sleeping accommodations, which should be reserved as early as possible. This is especially important if you'll be traveling during the peak travel season.

Tickets can be obtained through any Amtrak-appointed travel agent. Canadian residents can make similar arrangements through their travel agents for traveling in the U.S. VIA Rail Canada also offers a wide variety of package tours.

Cruising Along

There are well over 30 cruise lines and 100 ships catering to North American travelers that ply the Atlantic and Pacific, the Caribbean, Gulf of Mexico, and the Ohio, Mississippi, and Amazon Rivers. Cruises sail to just about every corner of the world.

Traditional cruises on large ships are more popular than ever. From huge floating resorts at sea to small yacht-like vessels, cruises offer a wide variety of activities and events: deck sports, movies, gala dinners, dances, parties and floor shows. They're equipped with a number of attractive dining areas and gymnasiums, swimming pools, beauty shops, lounges and game rooms.

Also available are theme cruises—for singles, families, music lovers, aerobic enthusiasts, amateur scientists, and many other groups of varying stripes. There are cruises as short as three days and as long as three months, and ships small enough to reach exotic places that the big ones cannot.

Ninety-five percent of all cruises are booked through travel agents. A good agent will help you determine the best type of cruise for your budget, time frame and interests. He or she will also advise you on insurance, customs, baggage allowances, correct attire, etc., and the need for proof of citizenship. Rest assured that safety comes first on the high seas. All cruise ships comply with the same international safety regulations and health standards imposed by the ports they visit.

There are cruises to match every income and spending plan. The size and location of your stateroom determine the price you pay, for there's only one class of ship travel today. People who choose a minimum-priced cabin (usually the smallest size, and located inside on the lowest deck) will receive the same amenities and personal services as those who select the most expensive one. There are few low-priced staterooms available, however, so if you want one you should reserve it at least a year in advance.

To reduce costs even more, there are several possibilities. Go with a group... book well ahead of time so you can qualify for a super-saver fare...be flexible enough to take a cruise at the last minute.

Cruise prices include all the meals and entertainment and generally the round-trip airfare. Determine if port charges are part of the package, as well as transfers between the airport and pier and back. Keep in mind that the advertised price is the rock-bottom price. You will have to allow for some other expenses, such as tips, beverages and shore excursions. Discuss this with your travel agent.

When you make reservations for a cruise, you must pay the full cost before you sail. The longer the cruise, the farther in advance this is required. If you cancel after you've paid, the amount of the refund will depend on when you let the cruise line know about your change in plans.

Accommodations

There are accommodations available today for every taste and pocketbook—from hotels and motels and bed-and-breakfast establishments (B&Bs), to rental condos, resort timeshares, hostels, RVs, campgrounds and even private residences, available through home-exchange agencies.

Hotels and Motels

If you had a choice, what kind of hotel or motel would you select? Do you fancy a charming antique-filled room in a quaint landmark or deluxe accommodations in a sleek urban high-rise?

Identify your priorities before making your first phone call. Is price your number-one concern? Do you have a preference as to location and size? Do you want a lively or quiet atmosphere? Are the extras important to you? If you have no plans to use a pool, sauna, exercise facilities, room and valet service, etc., look for the no-frills type. Why pay for amenities or services you won't be using? Check the *Hotel and Motel Red Book* at a travel agency or library to obtain addresses, phone numbers and other pertinent information.

Decide on the dates of your trip, your probable arrival time, and the kinds of accommodations you can afford. Then call the hotel for information. Find out if there are any discounts and/or special rates—off-season bargains, weekend or week-long package plans. If traveling with children, ask about a family plan. Frequently these permit children up to 16 years old to sleep in your room at no extra charge.

Request a written confirmation or confirmation number and have it with you when you check in. If you haven't guaranteed your reservation by either paying in advance or providing your credit card number, phone ahead if you're delayed. Ask if your room can be held for your late arrival. Cancel promptly if you can't make it at all.

Here are some other cost-saving ideas:

- Seek a hotel/motel with free parking if you're driving. Parking costs can run $10 and up daily in large cities.
- Seek a hotel or motel at which the airport shuttle routinely stops, if you're flying. You'll have to add the costs of cab fare to your estimates if it does not.
- Check in early in the afternoon if you have no reservations and you're more likely to get a lower-priced room. If business is slow, ask for a discount. Managers would rather rent a room at a reduced rate than not rent it at all.
- Use a pay phone instead of your room phone for both local and long-distance calls. Many hotels levy surcharges on both types. Ask about charges when you check in.
- Check out by the deadline. You may be able to stay an extra hour or two with the manager's permission, but if you extend your stay beyond that, you could be charged for an extra day.
- Examine your bill carefully before paying it. Question any charges you don't understand.

Budget motels charge 20-40 percent less than standard motels in the same area. Their rooms are clean but spartan, though most have phones, TV and air conditioning. They usually lack impressive lobbies and you're more apt to find banks of vending machines than restaurants inside.

Keep in mind that you could end up paying as much for a budget motel room as for a room at a standard motel, if extra costs are levied. In addition, because certain low-priced motels in prime areas are often filled months in advance of the peak vacation season, they may cost more than the national average for that chain. Verify the rates and costs of additional services before reserving a room, and ask for a written confirmation.

Overbooking

Popular hotels and motels, particularly in convention cities, are often filled to capacity. It is therefore advisable to secure your reservation with a one-night deposit by sending a check or providing your credit card number.

If there's no room available when you arrive, however, despite your having done all the right things, speak to the manager. Ask that a room be found for you elsewhere, if necessary, and that you be reimbursed for any phone calls, tips, taxi, and other expenses you incur because of the inconvenience.

For Safety's Sake

- Locate fire escapes, the alarm and exits closest to your room.
- Never needlessly display your room key.
- Keep your door locked, and when you're in the room use the dead bolt and chain. Ask who's there before opening your door.
- Store valuables in the hotel or motel safe and request a receipt for them.
- Be careful about turning your luggage over to a "porter" or "bellhop" who's out of uniform.

For Travelers on a Shoestring

Consider older but respectable downtown hotels that have reduced rates to compete with modern upscale rivals and suburban hotels/motels. Economy-minded guests revel in their convenient locations, large rooms and low prices. You should be able to find names and other pertinent information in a budget guidebook of your destination city.

YMCA lodges, called *Y's Way Centers,* are also located in large cities and in some suburbs as well. There are 124 in 54 cities from coast to coast in the U.S., Canada and Mexico, and 27 countries overseas. Their biggest advantages are location and price—probably the lowest of any decent accommodations you can find in a metropolis. The rooms are nondescript but clean, safe and comfortable, and most Ys have social and recreational facilities, including pools and libraries. They welcome both male and female guests. For a complete list of Y's Way Centers both here and abroad, write to The Y's Way International.

Rental Condos

Vacation condominium complexes are available in resort areas across the country and in Hawaii and Mexico. Increasing numbers of vacationers, particularly family groups, are choosing them over hotels and motels.

Rental condos offer many of the comforts of home at prices that often aren't much higher than hotel rooms of comparable quality. Also, because they're equipped with kitchens, vacationers frequently opt to prepare their own meals and snacks, at substantial savings over those offered in many hotels and restaurants. Locate rental condos through travel agents, the airlines, national tourist offices, and classified ads.

Bed-and-Breakfasts

Bed-and-breakfast accommodations (B&Bs), popular in Europe for decades, can now be found almost everywhere in North America. They may be small, commercial owner-occupied inns or private residences. Most require advance deposits to hold a reservation; many will not accept credit cards.

Noted for their charm, homey atmosphere and local color, B&Bs do not necessarily charge less than hotels of comparable quality, but breakfast is of course included in the package.

One of the best ways to find the perfect B&B is through the recommendations of friends. Another way is to clip and save articles on B&Bs from the travel sections of newspapers as they crop up. If neither method is feasible, however, turn to one of the several hundred *reservation service organizations (RSOs),* operating nationwide, that try to match travelers with inns on the basis of needs, wants and interests. They also can be located through B&B guidebooks, to be found in libraries and bookstores. Although such listings are usually confined to a single state or region, a few contain B&Bs all across the country.

Hostels

Hostels are dormitory-type lodgings that provide a clean, warm and friendly place to rest for only a few dollars a night per person. Students worldwide have been staying in them for years. There are 5,000 hostels in 64 countries around the world.

To stay in a hostel, you must become a member—at a nominal fee—of American Youth Hostels, Inc., if you are an American citizen, or the Canadian Hostelling Association if you are Canadian. The membership is good around the world for a calendar year. You will receive a membership card, hostel handbook, and directory of hostels in the U.S. or Canada, plus additional information.

Hostels provide simple facilities, including bunks, blankets, pillows, a kitchen and equipment. You may buy and cook your own food and share simple cleaning chores with other hostelers. A houseparent is usually on hand to see that everything runs smoothly. If you're traveling during the peak vacation months, it's a good idea to make reservations.

One of the joys of hosteling is that you can see a country at your own pace. Many hostels are located near hiking and cycling trails. If you prefer a group tour, however, there are low-cost American Youth Hostels and Canadian Hostelling Association tours of seven to nine people. They offer preplanned itineraries under the direction of trained adult leaders. The groups travel on public transportation, by bikes and even canoes, staying in hostels, YMCAs, schools, or perhaps camping out.

Camping

More and more people are "getting back to nature" on their vacations, and in the U.S. and Canada there are some 20,000 campgrounds to choose from. These include national parks, forests and recreation areas, state- and provincial-owned campgrounds and commercial camping areas.

Facilities range from well-developed private grounds with electric, sanitary, and fresh-water hookups at every campsite, to primitive sites without water. Take your camping skills into consideration when you choose one. For locations and information on U.S. national parks, either write directly to the park superintendents for information or to the National Park Service (Department of Interior).

Purchase a *Golden Eagle Passport* and you'll have free entrance to all areas of the U.S. National Park System for a calendar year. People 62 years of age or older and the blind and disabled qualify for free lifetime entrance permits: the *Golden Age Passport* and *Golden Access Passport* respectively. Both Passports also entitle holders to 50 percent discounts on federal use fees charged for such facilities and services as camping, boat launching, parking, etc. All three may be obtained from any park that charges entrance fees.

Most state travel offices provide lists of camping facilities in *state parks and forests,* and you might also contact any state department of natural resources for information.

Canada also has *federal and provincial parks.* Both types operate in a fashion similar to that of U.S. federal and state parks. You must purchase a permit to get in and to use the facilities. For detailed information, contact Environment Canada, Parks; the National Parks and Wilderness Association; Tourism Canada or any provincial department of tourism.

Some campsites in both countries are available on a first-come, first-served basis, but others require reservations. There are directories of public and commercial camping facilities available in bookstores and libraries and most RV dealerships.

As the interest in camping has grown, so have the number of *commercial campgrounds* in both the U.S. and Canada. Fees vary from one area to the next.

Home Exchange

House swapping, in which you exchange your home for someone else's, can save you lots of money. There are thousands of residences available—ranging from a stately Victorian in the Midwest to a Manhattan apartment and a French villa. Home exchanges are a great way to find out what life in various parts of the country—and the world—is like. They can be arranged for a weekend or several months; that's up to you and the other party.

Look in the library for home-exchange clearinghouses, which publish annual directories listing people interested in swapping. They also include brief descriptions of the residences.

Write letters to everyone with a house that interests you, using copies of the same letter. If you get a bite, ask for references from people who've recently used the home. Provide some of your own for the owners.

Determine exactly what will be in use by each family and for how long. The more details worked out beforehand, the more successful the swap will be. This is especially important if the home is overseas.

Managing Your Travel Money

Resort Timesharing

Timesharing is a plan which divides the use of a resort property into time intervals—usually a week—so that as many as 52 people or "owners" share the unit during a year. You buy the right for the period stated in your contract—as little as 10 years or for life. Others own rights to the same space for the rest of the time.

Timesharing is appealing because you can "own" a condo or guest house without investing a large amount of money. You pay strictly for the one- or two-week period that you use it. Maintenance fees and taxes are prorated too. Most resorts offer exchange arrangements, in which you swap your guaranteed week at "your" resort—in the Caribbean say—for a week in Colorado.

Under an *ownership plan,* you own a percentage of the condo outright. You can build equity and have the right to sell, will, rent, loan or transfer your share. In the *nonownership plan* you buy the right to occupy the condo for a specified period (10-40 years) but there is no deed. You don't have to worry about taxes or management of the building but there may be limitations on the rental, sale or transfer by gift of your timeshare. Furthermore, there are no investment benefits. Whichever plan you use, brokers say you should pay no more than 10 times the rate you'd pay for a comparable week in a hotel or rental condo.

A combination of cash, traveler's checks and a credit card provides a traveler with maximum flexibility and security. The type payment that works best at a particular time depends on where you are, however—at home or abroad, in the city or country, hotel or hostel, boutique or street bazaar.

Cash

Cash is of course acceptable everywhere, but to carry a lot is inconvenient and risky. If lost or stolen, it's usually gone forever, so take just enough to cover incidentals. A few personal checks are handy to have for emergencies.

When using cash abroad, have a small amount on hand in the currency of the country you're visiting—to use for tips, taxis and incidentals. Purchase it at a bank or from currency-exchange specialists before you leave the States, if possible. This is a bit more expensive than exchanging money overseas, but it's convenient to have it available upon arrival.

When U.S. residents traveling in the U.S. need emergency money, they can ask a family member or friend to send it via Western Union. It will usually be available within 15 minutes at 10,000 Western Union locations in the continental U.S. and Puerto Rico. Look in a telephone directory for the nearest location or call 1-800-325-6000.

Traveler's Checks

Traveler's checks are almost as good as cash but are safer to carry because they can't be used by anyone else. They're accepted in most places and are quickly and easily replaced or your money refunded when they're lost, stolen or destroyed.

Traveler's checks can be purchased at banks, S&Ls, some travel agencies and credit card companies, typically at a cost of one percent of the face amount. A combination of $10, $20, $50 and $100 denominations provides the greatest flexibility. Shop around. Some financial institutions provide them free to customers.

Each traveler's check must be signed twice by the purchaser—immediately after purchase and when it is cashed. If the two signatures don't match, the check is invalid.

If you'll be staying in a country for an extended period, consider obtaining traveler's checks in that currency instead of in dollars. The cost is the same, the exchange rate will be locked in, and you won't have to exchange any currency. They're acceptable at full value in nearly every store, hotel and restaurant.

Note the name and address of the seller on the receipt containing the check serial numbers and, each time you cash one, write down the number, place and date. This information is required if you have to report the loss of uncashed traveler's checks and it speeds replacement. *Keep this information in a safe place, separate from the checks themselves.* Report any theft at once to the local police, and note the date, time, and address of the police station. This information may also be required when you apply for a refund.

Cautionary note: Keep such items as credit cards and traveler's checks in different places, so if your wallet or purse is stolen, you won't be destitute.

Credit Cards

A major credit card, be it a bank or travel and entertainment card, is a great asset to the traveler for many reasons. It:

- Is safer and more convenient to carry than cash.
- Can sometimes be used to obtain additional traveler's checks and cash advances.
- Serves as a record of purchases.
- Gives you added leverage in the event of a dispute with an airline, hotel, travel agent or rental car agency.
- Permits you to pay for many items at once.
- Guarantees hotel and car rental reservations.
- Is acceptable practically all over the world.

In most cases, if you pay the bill in full each month, using credit will cost you no more than cash. In addition, some credit card companies provide customers who charge airline, bus and train tickets with free accident insurance that covers them in transit. Credit cards aren't accepted everywhere, however.

All credit charges should be limited to an amount you can comfortably repay. Before you leave, consider how many items you'll be charging. If the total approaches your credit limit, pay off any outstanding balance before you leave. Keep a running record of all purchases and save your receipts! Leave any credit cards you won't be using at home.

Write down your account number and the toll-free number to call if the card disappears; keep this information somewhere other than your wallet. Notify the company as soon as you discover it's gone, giving the account number, the date and circumstances of the incident. Some companies require a police report before they'll issue a replacement.

Taking a Tour

Planning to travel abroad, visit a national park or ski the western slopes? There are travel packages available to suit almost every interest, age group and travel budget. Tour packages are prearranged travel vacations put together by wholesale tour operators and sold through retail travel agents and airlines. They are usually planned for a specified length of time with a predetermined destination and sometimes have a set itinerary. Package prices generally include airfare, accommodations, and transfers to and from the airport. Meals, sightseeing events and theatre performances may also be part of the package.

Tour groups are often comprised of individuals with a common interest such as professional, fraternal, or religious groups, or they may simply consist of people traveling to the same destination, who want the savings tour packages have to offer. Tours which offer travelers the freedom to plan their own itinerary are available as well.

Types of Tour Packages

Travel packages fall into three basic categories: escorted, independent, and fly-and-drive. *Escorted tours* include the services of a tour manager who provides assistance and oversees the technical details of the trip. It is the manager's job to make sure that meals, accommodations and travel arrangements are delivered as promised. Escorted tours may also include a tour guide, who shares his or her expertise with you. One guide may accompany the group or a different guide may join vacationers on each leg of the trip. The advantage of an escorted tour is that all of the arrangements are handled for you, so you are free to relax and enjoy the trip.

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Independent tours are "free-lance" packages which generally include an itinerary for a certain number of days, along with vouchers for accommodations, some meals, special sightseeing events, etc. The services of a tour manager are not usually included, except that he or she meets you at the beginning and end of your stay. Otherwise you are on your own. The so-called *fly-and-drive tour* is actually an independent tour which includes your own rental car. Freedom to plan your own vacation is the main attraction of independent travel.

If you have a tour with an educational bent in mind—studying French literature or the art of Italian cooking, or perhaps exploring the ruins of Mexico—your best bet may be to contact local museums, universities or alumni groups to find out about available travel opportunities. Because this type of tour is generally not found in bookstore guidebooks or sold through travel agents, you might also peruse various professional journals or special-interest magazines.

Tour Travel Pros and Cons

Tour travel has many advantages for the vacationer. It is less expensive than if you plan the vacation yourself, because tour operators are able to buy hotel accommodations, airline seats and tour activities in bulk. Package trips also offer convenience—all of the arrangements are made for you! Furthermore, because most of the trip is prepaid, you know the cost of your vacation in advance and can plan your budget accordingly. Tour travel also means you have companions for meals, sightseeing and shopping. In addition, should you run into a problem, a tour escort is usually on hand to solve it.

Of course, traveling with a tour also has its disadvantages. You are committed to leaving on a specified departure date and traveling for a set length of time. To stay an additional day, upgrade your accommodations, etc., will cost extra and in some cases you may forfeit a part of your package tour. Also, if you are traveling alone, you usually pay a single supplement. Some tours offer a roommate-matching service based on sex and smoking/nonsmoking. While this will save you money, there is a certain element of risk in taking "pot luck."

One difference between taking a tour and traveling on your own is that you are constantly with the same people. This can be a wonderful opportunity to make new friends or a complete disaster if the group is less than congenial. Independent travel, on the other hand, encourages spontaneity. You are free to do what you want, when you want.

Making a Wise Choice

Before choosing a tour, ask friends, relatives and business associates for suggestions and recommendations. Needless to say, an experienced travel agent can provide invaluable assistance in helping you arrange your vacation.

Your Tour Operator

One of the most important elements of the tour package is the tour operator. Most sell their vacation package to travel agents, although some go through other retail outlets. Before you buy a package, find out the name and address of the tour operator and whether the travel agent has worked with the firm before. It is also a good idea to check with ASTA or ACTA, the Better Business Bureau, the Chamber of Commerce, the National Tour Association, Inc. (NTC) or the U.S. Tour Operators Association (USTOA), to be sure you are dealing with a reputable company with a good performance record.

Is the tour operator a member of NTA or USTOA? That's vital, because members have undergone close scrutiny, including a financial check, and must adhere to a strict code of professional conduct. If you should experience any problems during the tour, see the section on complaint handling on page 27.

The Tour Brochure

For peace of mind, obtain as much information as possible about any tours of interest. Find out what documents you will need. Travel agents can provide this information, but it is up to you to obtain visas, passports, etc. Study travel brochures carefully and make some comparisons. When reading a travel brochure:

- **Examine the fine print.** This is often where restrictions are spelled out. Brochures should tell you the length of your stay, the total number of nights, additional charges, your itinerary and the name and type of hotel accommodations.
- **Be sure you understand the terms used in describing your tour.** Remember that "first class" and "deluxe" may not have the same meanings in a foreign country that they do at home. A direct flight may have a number of stops along the way and should not be confused with nonstop service.
- **Find out what is included in the price.** Tours often include airfare, meals, tips and gratuities, sightseeing events, and transportation to and from the airport. Most packages, however, *exclude* any travel costs incurred in getting to the point of departure.
- **Check the itinerary.** How much time do you have in each city? Is there enough free time? Too much? Which cities do you visit and which do you simply pass through? Is there a lot of walking? How much bus travel is involved?

Travel Abroad

- **Investigate the hotel accommodations.** Where are your hotels located and how far are they from the center of town, from shopping and entertainment? Check them out in one of the many hotel or resort guides available through travel agents or at your local library. Your travel agent should also be able to tell you if the tour operator has a reputation for making frequent changes in the accommodations.
- **Know the kind and number of meals served.** The *American Plan* (AP) includes three meals a day in the price of accommodations. A *Modified American Plan* (MAP) includes just breakfast and dinner, and no meals are included with a *European Plan* (EP). Incidentally, a continental breakfast is simply a beverage, rolls and sometimes juice.
- **Investigate the airline carrier.** Will it be a charter flight? These are less expensive, but often fly at unusual times. Be aware that charter flights can be cancelled if they are not fully booked. The tour operator should be able to name the specific airline on your flight. If not, plans may not be firm.
- **Find out if your tour provides an escort or a host.** Also check the brochure to see what other services to expect.
- **If bus travel is involved, find out how big the bus is and how many passengers will be on it.**
- **Find out any other conditions.** Is your airfare subject to fare increases, for example? What cancellation penalties exist? Under what circumstances can you receive a full refund? When is the payment due? How much is the deposit? What is the confirmation procedure?

Traveling overseas is a more complicated matter than vacationing in North America. Besides making the preliminary arrangements described here, you should acquire some basic information on customs regulations, foreign-currency exchange, etc.

Turn again to guidebooks. They're indispensable to first-time travelers abroad. A good one will serve as an introduction to the places on your itinerary and suggest things to do while there. Keep in mind also that professional travel agents often have first-hand knowledge of the countries you'll be visiting. Obtain language dictionaries and you'll at least be able to point to the words you can't pronounce!

Before You Leave

Well before you go, you must acquire certain essential documents—notably a passport and possibly a visa. You must find out if you'll need inoculations and additional health insurance and familiarize yourself with some other important matters.

Passports, Visas and Tourist Cards

Check the entry requirements of every country you plan to visit. This information should be available in a good guidebook, in public libraries, from travel agents, and the embassies, (in Washington, D.C. and Ottawa, Ontario) or consulates (in major American and Canadian cities) of the countries you plan to visit.

U.S. citizens need a *passport* to depart from and enter the U.S. and to enter most other countries. Canadian citizens also need valid passports for travel to most of them. Whether an absolute necessity or not, a passport is a highly valuable document of citizenship and identity, and should facilitate dealings with the authorities and citizens in any countries you visit.

Apply for the passport several months in advance (especially if you'll be vacationing during the peak travel season). U.S. citizens can pick up an application at one of the post offices or federal or state courts authorized to provide them, or at one of the 13 regional passport agencies. In Canada, an application can be picked up at a Passport Office, a post office or travel agency. To obtain a passport in either country, you must provide proof of citizenship, two duplicate passport photos and the fee with the application.

As soon as you receive it, photocopy the data page and keep it in a separate but safe place. If the passport disappears, that information will speed up issuance of a new one. Take with you two extra passport photos for this purpose, and a certified copy of your birth certificate. (Canadian citizens must produce the original.)

Guard the passport carefully. *Never* leave it in unattended luggage, in a car or hotel room. Carry it with you in an inside pocket or purse. If it's lost or stolen in the U.S., report this immediately to one of the regional Passport Offices. If a Canadian passport is lost in Canada, report this to the closest Passport Office. If passports from either country are lost or stolen abroad, report this immediately to the nearest embassy or consulate and to local police authorities.

A *visa* is a stamp placed on a passport by an official of the country you want to visit. It indicates approval of that visit for a specific purpose and period of time. Some countries require foreign visitors to have a *tourist card* instead. Apply for a visa or tourist card at the embassy or nearest consulate of any country you plan to visit, or consult with a travel agent. Do so well in advance.

Driver's License and Vehicle Insurance

If you're planning to drive in a country that requires an international driver's license, obtain it from a regional American or Canadian Automobile Association office. While there, inquire about any other documents you'll need to drive overseas. If renting a car overseas, always take the *collision damage waiver.* A Green Card, a certificate of liability insurance, is required to drive in Europe, but it also is obtainable through car rental agencies there.

Medical Matters

Even at home, sensible people take steps to protect their health. This is perhaps even more essential for overseas travelers, for an illness or injury that's a minor nuisance at home could spell disaster when you're vacationing.

Inoculations. Find out the immunization requirements of the countries you'll be visiting from your local or state health department or a travel agent. Get the necessary shots well ahead of time, so any reactions will be over by the time you leave. Attach documentation of this to your passport. If you take medicines containing habit-forming drugs, obtain a note from your physician stating they're essential to your well-being and are being taken under medical supervision. It's smart to take a prescription containing the *generic* name of the medicine and an extra pair of glasses or contact lenses.

Health Insurance. Most health-care institutions overseas require payment before patients check out. Determine if your health insurance policy adequately covers you while you're abroad; Medicare does not. See below.

Travel Insurance

Trip cancellation and interruption insurance will protect you against possible losses should you need to cancel or interrupt your trip due to an illness, injury or other emergency involving you or a loved one. You cannot collect if you simply change your mind about the trip. Some travel agencies sell trip cancellation policies as part of a short-term insurance package that also covers...the bankruptcy of a tour operator, cruise line or charter firm...emergency evacuation... medical payments...damage or loss of your baggage or personal effects.

Whether you are traveling alone or with a group, a lot of money is often at stake, which is why travel insurance is worth considering. It is sold by insurance agents and by companies that issue traveler's checks as well as by travel agents. Some travel agencies offer the insurance as a free perk when you arrange your trip through them. Many credit card companies do the same when you use their card to charge your trip.

Accommodations Abroad

Many overseas travelers—particularly those going abroad for the first time—entrust lodging arrangements to travel agents. If you're making your own, allow four to six weeks for correspondence to go back and forth. To facilitate a response, enclose a self-addressed envelope with an International Postal Reply Coupon, available from your post office.

Some guidebooks provide names, addresses, phone numbers and descriptions of lodging of all kinds—from fine hotels to small, family-run lodging off the beaten path. In your letter, indicate when you'll arrive and depart and specify your requirements (maximum price, room size, with or without bath, etc.). Be sure to take any confirmation letters with you and reconfirm your next reservation at each stopover along the way.

If you're the adventurous type who likes to arrange accommodations when you arrive, you'll find tourist bureaus at most central railway stations and some airports in Europe. The English-speaking staffs can provide you with city maps and lists of available lodging at prices to match your budget.

Student Arrangements

Students and other budget travelers can save money on transportation, admissions, meals, lodging, tours and more if they use an *International Student Identification Card* (ISIC). Well before your trip, inquire at your school about obtaining one or, in the U.S., write to the Council on International Educational Exchange, Inc. (CIEE) for information on this and other ways of cutting costs. Canadian students should contact Canadian University Travel Service Ltd. (CUTS). It too sells ISIC cards and Eurail Youthpasses, arranges working holidays and volunteer programs overseas, and provides other cost-cutting ideas for students.

European Train and Bus Travel

Your best travel bargain in Europe may be Eurail, a network of railroads which cover 16 countries and over 100,000 miles—more than half the continent. You ride in fast, modern trains at discount prices if you purchase one of the three Eurailpass Plans available only in the U.S. and Canada. You can also save on lodging some nights because they're fine for stretching out and sleeping!

The *Eurailpass* is good for unlimited first-class travel for time periods ranging from 15 days to three months. The *Eurail Youthpass,* available to travelers under 26, offers one to two months of unlimited second-class travel. The *Eurail Saverpass* provides two or more people, traveling together, 15 consecutive days of unlimited first-class rail travel. Planning to fly from one location to another while in Europe? Price Eurail tickets first. Some intercity flights can cost as much as your flight over! Weigh the possibility of getting about by rail instead.

You will need a valid passport to apply for any Eurail passes. They must be purchased before you leave for Europe—from travel agents or through any office of CIT Tours, and from the French National Railroad, Swiss Federal Railway, and the German Federal Railroad.

Europabus is a bus system operated by several European railroads. It offers tours ranging from 2 to 14 days, with departures scheduled weekly, if not more frequently. To obtain a brochure listing itineraries, schedules and prices, write to Europabus.

Customs Regulations

The U.S. Customs Service and Customs & Excise Canada collect duties and taxes on imported goods. Bone up on customs regulations. Find out how much you can take home duty-free and what you'll be charged for the rest; learn the exemptions and what is restricted or prohibited, as well as how to handle shipments and storage. For details on this and other important matters related to customs, obtain the pamphlets published by both federal governments.

Foreign-made possessions that you take abroad (an expensive watch, for example), are subject to duty upon your return, unless you can prove you owned them before your trip. Documents such as a bill of sale, insurance policy, jeweler's appraisal and receipts are acceptable proof. Or take articles with serial numbers (watches, cameras, tape recorders) to a customs office and obtain a certificate of registration before you leave. This can also be done at any airport that has a customs facility, just before departure if you wish. (Providing you have allowed plenty of time!) The certificate will expedite the customs inspection when you return.

Important Records and Itinerary

Make a list of the names, addresses and phone numbers of the places you'll be staying and give it to a friend or family member so you can be reached in an emergency. Also provide them a photocopy of the list that includes your passport number and the date and place of issuance, your traveler's check numbers and airline ticket numbers, in case your own record is lost. If you have no itinerary, tell correspondents to send mail to post offices in the areas you'll be staying, care of General Delivery, or to American Express offices.

After You Arrive

A familiarity with the basics of foreign-currency conversions, customs procedures, the value-added tax (VAT), the role of consulates, etc., can do much for your peace of mind overseas!

Foreign-Currency Exchange

Handling money abroad is more complicated than at home because you must use the currency of each country you visit. This means exchanging dollars when you arrive and reversing the process when you leave. To further complicate matters, each type of currency not only looks strange to many tourists, it is divided into units very different from U.S. and Canadian currency. You cannot exchange dollars for an equal number of Italian lire or British pounds, for example.

Furthermore, since the values of free market currencies fluctuate daily, the exchange rates do also. When the dollar is up vis-a-vis another currency, for instance, you get more foreign currency for each one. When the dollar's down, you get less currency for your money and the vacation costs more.

Buy only the amount of foreign currency you think you'll use. Each time you make a transaction, there's a handling charge of 1 to 7 percent, the amount depending on where the exchange is made. Large banks probably offer better rates than other places. Consider buying a good converter. They can make instant accurate conversions for all currencies, with any exchange rate.

Exchanging currency with strangers on the street is against the law, so you could end up in jail. Besides, in some countries you may be required to show exchange receipts, in order to prove that you used legal channels to convert your currency. It definitely is in your best interest to learn and obey all local currency laws.

Emergency Money

Some travelers are able to access machines that dispense cash and/or traveler's checks; others possess a credit card that permits them to cash personal checks. If financial disaster strikes and those options aren't open to you, your only alternative may be to obtain money from home. Here are two procedures you could follow.

The U.S. Department of State can facilitate the emergency transfer of private funds in the U.S. to any American embassy or consulate. U.S. citizens overseas can call the Citizens Emergency Center in Washington, D.C. (1-202-647-5225). A staff member will notify a relative or friend in the U.S., who can arrange to have money forwarded to the Center. The funds in turn will be electronically transferred to the traveler through an embassy or consulate. A fee of $15 is deducted from the funds for this service.

Alternatively, a friend or family member can arrange to transfer money from a U.S. bank to an overseas bank. Bank transfers are not as fast and a large fee is generally charged.

Shopping Guidelines

Are you hoping to buy some big-ticket items? You'll be better able to recognize a bargain if you do some comparative shopping before leaving home. Taking all factors into consideration, including the duty, if any, that will be levied in customs upon your return, you may do just as well here and with less hassle. This is of course not the case with items by local craftsmen that are unique to an area.

The best buys you'll find when shopping overseas are usually the specialties of a country. Confine your bargaining to open markets, bazaars and small shops. The more expensive the item, the more negotiating you can do. Offer to pay cash for a discount. Don't bargain in department stores and state-run shops.

Ask for and save all receipts, even when making purchases from a street vendor. To expedite the customs inspection, group all your purchases together in the same bag if possible. Keep the receipts together in an envelope.

The Value-Added Tax (VAT)

A *value-added tax* or *VAT* is an indirect tax on goods, on the order of a national sales tax. It is refundable to foreign visitors, so if you have to pay a VAT on some merchandise, obtain a refund form from the salesclerk. Show the form and the purchases to a customs official for validation as you leave the country. Mail the form back to the store when you get home and within two months you should receive a check.

Mailing and Shipping Your Purchases

Depending on the size of your purchase, you may find it easier to have the shopkeeper mail your package home than to carry it with you. Be sure to have it insured, however.

Mail shipments must meet the mail requirements of the exporting country. All of them are sent to customs by the U.S. Postal Service for examination. Those free of duty are returned to the Postal Service for delivery; those requiring duty are also returned, with a form showing the amount due. The Postal Service collects the duty and a postal handling fee upon delivery.

Customs

Upon your return from abroad, you will have to declare all items acquired there and possibly pay duty (taxes) on some of them. Although U.S. residents are given a Customs Declaration form to fill out on the plane or vessel as they near home, they may orally declare all new items acquired either by purchase or gifts, so long as their value doesn't exceed $400. Both residents and nonresidents ordinarily are required to pay a flat 10 percent rate of duty on the first $1,000 above their exemptions.

Packing Tips

A Canadian citizen once every calendar year may bring in goods to the value of $300 duty-free. (Provided they have been out of Canada more than seven full days.) A written declaration will be required, however.

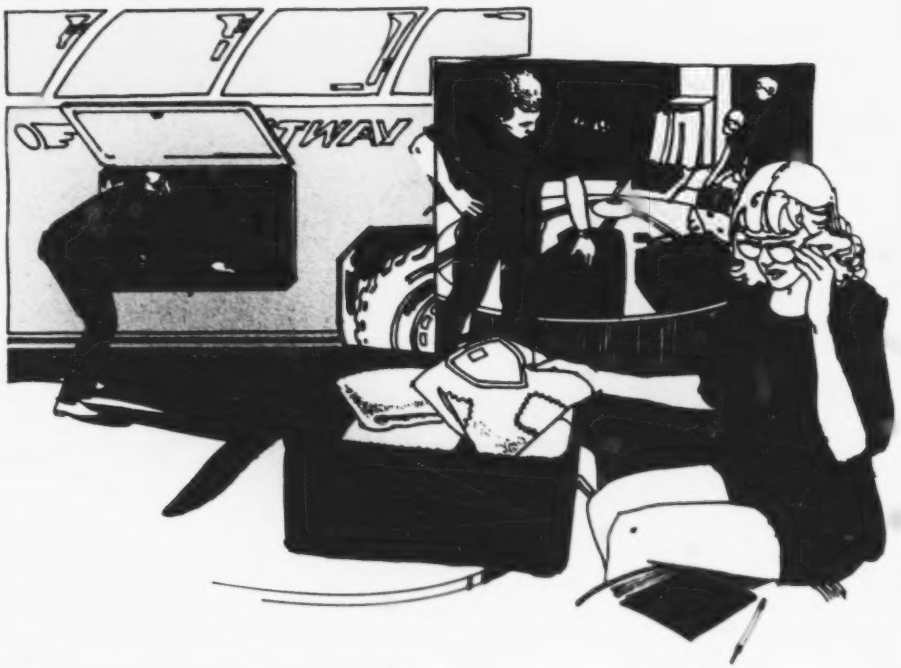
Have your passport handy when you're ready to go through customs, as well as purchases and receipts and any required official documents: vaccination certificates, a customs certificate of registration, etc.

Words to the Wise

If you're deficient in the language. If you're unfamiliar with the local language, carry a card or matchbook containing your hotel or inn's name and address. A policeman or cab driver should be able to help you find it. Using a guidebook, write down some common phrases on each of several small cards. (Each accompanied by its counterpart in English!) Show these if spoken words fail.

Points of interest. If this is your first trip abroad, you may enjoy it more if you take a short guided orientation tour the first day in a city. It will help you get your bearings and you'll have a much better idea of how to spend your remaining time.

If you have problems. Contact the nearest U.S. or Canadian consulate if you find yourself in difficulty or distress, whether the problem is a lost passport or money, illness, legal hassles, civil unrest or natural disaster. The staff will advise you as to your options, help you contact family or friends, provide names of medical personnel and attorneys. They cannot perform the functions of a travel agent, doctor, lawyer, information bureau, bank, post office or police. It's smart to carry with you the address and phone numbers of the embassy or consulate in every country you'll be visiting. This will expedite matters if you experience difficulties later.



You can save yourself some lugging, not to mention pressing and dry cleaning costs, if you pack only the necessary items, in the right way and in the right kinds of bags.

- Choose lightweight but durable and easy-to-carry luggage you can lock. For ease of handling, consider a suitcase with wheels or buy a baggage caddy that can hold one or more bags. Tuck a collapsible bag into the suitcase so you'll have room for new purchases.
- Determine the baggage allowance and carry-on restrictions (concerning size, weight and number of pieces) on both domestic and international flights and observe them. Penalties for noncompliance can be high.
- Travel light. You'll have shorter waits for baggage and less need for porters if you take only what you *know* you're going to use. In some places there are no porters so you'd be wise to limit your luggage to what you can carry yourself.
- Plan your wardrobe according to climate. Select clothes that don't easily soil or wrinkle and take at least one pair of comfortable walking shoes.
- Pack tightly, stuffing empty spaces with tissue paper so clothes will stay in place. Don't overpack, however; it could cause the latches to spring open, even when locked.
- To cut down on pressing, pack suits and dresses in plastic dry cleaners' bags and remove them from the suitcase or garment bag soon after arrival.
- Pack anything breakable—such as eyeglasses, liquids and glass—in your carry-on bag, not your suitcase. Transfer your toiletries to small plastic containers, but don't fill them to the top if you're flying. Put them in a self-sealing plastic bag and you won't have to worry about leakage.

- Carry any items you can't risk losing—medicine, tour vouchers and important papers, jewelry and other valuables—in a carry-on.
- Take a first-aid kit containing remedies for digestive upsets and motion sickness, nasal spray, sunscreen and insect repellent, etc.
- If you're taking a long flight, pack a toothbrush, toothpaste, soft slippers and possibly an eyeshade into your carry-on bag. Add essential toiletries and a change of clothing so you can temporarily get by if your suitcase goes astray.
- If you're going overseas, take a current adapter for use with a hair dryer and electric shaver, for example, as well as soap, face cloths and detergent.
- Pin an itinerary to the lining of your suitcase. Be sure to include the names, addresses and phone numbers of the places you'll be. If a bag goes astray, chances are better that it will catch up.
- Keep lists of the contents of each bag and store them in your wallet or carry-on bag. If your luggage is delayed, lost or stolen, you'll need the list when you fill out a form and later, if necessary, to fill out a claim.
- Always lock your luggage.

When You Have a Problem

Unexpected problems can and sometimes do arise on vacations, regardless of how carefully your trip is planned. You may experience inconvenience, lose some valuables, or be denied services you paid for. In the event of a problem, the results you get will depend on how you handle the situation and the customer-service attitudes of the company involved. Some guidelines follow.

Your First Steps

Start with the company or agency that you consider responsible for your problem.

- Before making your first move, examine whether your complaint is truly justified. If it is, next determine what you want done about it. Are you seeking monetary compensation? Or do you simply want an acknowledgment that mistakes were made and assurance that procedures will be changed?
- Take action as soon as possible—i.e., try to deal with the problem on the spot.
- Communicate with the most accessible person who has the authority to resolve the problem. Have your facts and paperwork handy and describe clearly what happened, where and when. State exactly what you want. If the individual to whom you're speaking cannot help, ask who can, and obtain a phone number and mailing address.
- Write a clear, specific letter, accompanied by copies of all the relevant documents—ticket receipts, baggage check stubs, vouchers, photos, etc. Give the company reasonable time to respond.
- If you have charged the merchandise or service in contention, you are protected under the **U.S. Fair Credit Billing Act.** Notify the creditor *in writing* as soon as possible, stating your name, account number, the dollar amount in dispute and an explanation of why you are unwilling to pay that charge. Retain a copy for your files. The creditor then has 30 days to acknowledge your complaint. While the dispute is going on, you do not have to pay that amount or any finance charges based upon it. You are responsible for paying any remaining charges on the bill, however.

Outside Sources of Help

If you are dissatisfied with the solution to your problem, turn to the appropriate industry association, government agency, or other interested organization. They may achieve the results you couldn't get on your own.

- **Industry associations.** If you think you're entitled to compensation from a travel agency, find out if it belongs to the American Society of Travel Agents (ASTA) or ACTA - Alliance of Canadian Travel Associations. They help to resolve disputes between member agencies and their customers. The U.S. Tour Operators Association and the National Tour Association also handle complaints involving their members and customers. ACTA mediates on the Canadian consumer's behalf when there's a problem.
- **States, provinces, and cities.** Call your state or provincial or city government information number to find out where to address your complaint. Some consumer protection programs are independent agencies; in the U.S., others operate under the jurisdiction of a state attorney general or a district attorney.
- **U.S. Department of Transportation (DOT).** This federal agency investigates trade practices in the air travel industry. It handles complaints about airlines, travel agencies and tour operators and may be able to assist you in handling a claim. Consumer and Corporate Affairs Canada handles complaints about travel suppliers for Canadian consumers.
- **National tourist offices of foreign countries.** Their employees may be able to help you handle problems with hotels and national airlines.

If all else fails, write or call the "hot line" of your local newspaper, TV or radio station. Another possibility is to take your case to the Small Claims Court, where you can act as your own lawyer and thus save on legal costs. Consider a lawsuit only as a last resort, for the time and legal costs you invest in the effort may exceed any settlement awarded.

Note: Major guidebook publishers want to hear customer complaints as well as compliments on all types of lodging and restaurants, for these affect the ratings they give. They won't be able to help you resolve your particular problem, but future customers are likely to benefit from your actions.

Suggested Resources

Organizations

Many trade associations, businesses and government agencies provide information to consumers and educators upon written request. Some of these are listed below.

United States

American Hotel & Motel Association
888 Seventh Avenue
New York, New York 10106

American Resort & Residential Development Association
1220 L Street, N.W.
5th Floor
Washington, D.C. 20005

American Society of Travel Agents (ASTA)
P.O. Box 23992
Washington, D.C. 20026-3992

American Youth Hostels, Inc.
National Office
P.O. Box 37613
Washington, D.C. 20013-7613

AMTRAK
National Railroad Passenger Corporation
Attn: Consumer Relations
400 North Capitol Street, N.W.
Washington, D.C. 20001

B&B Reservation Services World-Wide
Department 174
P.O. Box 14797
Baton Rouge, Louisiana 70898

Council on International Educational Exchange
205 East 42nd Street
New York, New York 10017

Cruise Line International Association (CLIA)
17 Battery Place, Suite 631
New York, New York 10004

Europabus
P.O. Box 403
Old Greenwich, Connecticut 06870

National Tour Association, Inc. (NTA)
North American Headquarters
546 East Main Street
P.O. Box 3071
Lexington, Kentucky 40596-3071

Recreation Vehicle Rental Association (RVRA)
3251 Old Lee Highway, Suite 500
Fairfax, Virginia 22030
1-800-336-0355

Travel Information Service for Disabled Individuals
Moss Rehabilitation Hospital
12th Street & Tabor Road
Philadelphia, Pennsylvania 19141

United States Customs Service
Department of the Treasury
Office of Information and Publications
1301 Constitution Avenue, N.W.
Washington, D.C. 20229

United States Tour Operators Association (USTOA)
211 East 51st Street, Suite 12B
New York, New York 10022

U.S. Department of Interior
National Park Service
Public Affairs Office
P.O. Box 37127
Washington, D.C. 20013-7127

U.S. Department of State
Bureau of Consular Affairs
Room 5807
Washington, D.C. 20520

U.S. Department of Transportation (DOT)
Office of Intergovernmental and Consumer Affairs
400 Seventh Street, S.W.
Room 10405
Washington, D.C. 20590

Canada

ACTA - Alliance of Canadian Travel Associations
75 Albert Street, Suite 1106
Ottawa, Ontario KIP 5E7

Canadian Hostelling Association
Tower A, 3rd Floor
333 River Road
Vanier, Ontario KIL 8H9

Canadian University Travel Service, Ltd.
(CUTS)
187 College Street
Toronto, Ontario M5T IP7

Customs and Excise
Revenue Canada
2nd Floor
Connaught Building
MacKenzie Avenue
Ottawa, Ontario KIA 0L5

Environment Canada, Parks
Ottawa, Ontario KIA 0H3

External Affairs Canada
Lester B. Pearson Building
Domestic Communications Division (BFC)
Tower C, 2nd Floor
125 Sussex Drive
Ottawa, Ontario KIA 0G2

Tourism Canada
Travel Information Services
235 Queen Street
4th Floor East
Ottawa, Ontario KIA 0H6

VIA Rail Canada
P.O. Box 8116
Station A
Montreal, Quebec H3C 3N3

Books and Pamphlets

There are numerous publications available which cover nearly every aspect of travel. Some of these are listed below for those wishing to study this subject in greater depth. Addresses for selected publications are given under *Organizations*.

United States

The American Biking Atlas & Touring Guide. Browder, Sue; Workman Publishing Company, 231 East 31st Street, New York, New York 10022. $7.95. ($2.00 postage and handling)

AMTRAK Travel Planner. Western Folder Distributing Company, 1549 West Glenlake Avenue, Itasca, Illinois 60143. Free.

Brochure of B&B Reservation Services. B&B Reservation Services World-Wide. $1.00. With self-addressed, stamped #10 envelope.

Birnbaum's United States. Birnbaum, Stephen; Houghton Mifflin Company, 2 Park Street, Boston, Massachusetts 02108. $12.95.

Canada—Travel Information. (for visitors from the U.S.A.). Tourism Canada. Free.

Car Rental; Cruise Safety; Holiday Travel; Hotels: An Insider's Guide; Overseas Travel; Packing Tips; Travel Tips; Traveling Safely; You and Your Travel Agent. American Society of Travel Agents, Inc. Single copies free with a stamped (39¢), self-addressed #10 envelope.

Cheap/Smart Travel. Fischer, Theodore; M. Evans and Company, Inc., 216 East 49th Street, New York, New York 10017. $6.95.

CIEE Student Travel Catalog. Council on International Educational Exchange. Free.

Cruising: Everything Else Is Just a Vacation. Cruise Line International Association. Free with a stamped (39¢), self-addressed #10 envelope.

Farm, Ranch & Country Vacations, $11; Adventure Travel North America, $14; Adventure Travel Abroad, $14. Adventure Guides, Inc., 36 East 57th Street, New York, New York 10022.

Fly Rights: A Guide to Air Travel in the U.S. U.S. Department of Transportation. Single copies free.

Guide and Map: National Parks of the United States, $1.25; The National Parks: Lesser Known Areas, $1.50; The National Parks: Camping Guide, $3.50. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

How to Get from the Airport to the City All Around the World. Crampton Associates, Box 1214, Homewood, Illinois 60430. $3.95.

How to Select a Package Tour. United States Tour Operators Association. Free.

Know Before You Go. United States Customs Service. Free.

Resort & Urban Timesharing. American Resort & Residential Development Association. $2.00 plus a stamped, self-addressed #10 envelope.

Tips for Travelers. American Hotel & Motel Association. $1.00 plus a stamped (39¢), self-addressed #10 envelope.

The Total Traveler by Ship. Blum, Ethel; Hippocrene Books, 171 Madison Avenue, New York, New York 10016. $13.95.

U.S.A. by Bus and Train. Hawkins, Gary; Pantheon Books, 201 E. 50th Street, New York, New York 10022. $9.95.

The Y's Way International catalog. 356 West 34th Street, New York, New York 10001. Free with a stamped (39¢), self-addressed #10 envelope.

Your Next Vacation Could Be Your Best Ever. National Tour Association, Inc. Free.

Your Trip Abroad; A Safe Trip Abroad; Travel Tips for Senior Citizens. U.S. Department of State. Single copies free with a stamped, self-addressed #10 envelope.

Canada

"Bon voyage, but..." External Affairs Canada; BCPA, 125 Sussex Drive, Ottawa, Ontario K1A 0G2. Free.

Canada—A Travel Survival Kit. Lightbody, Mark; Lonely Planet Publications, 112 Linden Street, Oakland, California 94607. $9.95. ($1.00 postage and handling)

"I Declare". Customs and Excise, Revenue Canada. Free.

Let's Go Hostelling! Canadian Hostelling Association. Free.

Welcome to National Parks. Environment Canada, Parks. Free.

The Y's Way International catalog. See U.S. listing.

Acknowledgments

In order to present a well-balanced point of view in this booklet, a number of persons were consulted and many publications reviewed. This booklet represents a synthesis of information rather than viewpoints of individuals or associations. For assistance in helping us obtain a clearer understanding of the subject, we give grateful acknowledgment to:

SUSAN C. ALEXANDER, *Councils Administrator, American Resort and Residential Development Association,* Washington, D.C.

AMERICAN SOCIETY OF TRAVEL AGENTS, *Alexandria, Virginia.*

PIERRE CARON, *Manager of International Sales, VIA Rail Canada,* Montreal, Quebec.

MAC T. LACY, *Director, Marketing and Communications, National Tour Association, Inc.,* Lexington, Kentucky.

DONALD LABELLE, *Chief of Special Projects, Communications Branch, Customs and Excise, Revenue Canada,* Ottawa, Ontario.

ROBERT MARX, *Director of Public Information, U.S. Department of Transportation,* Washington, D.C.

CHERISE MAYBERRY, *Public Affairs Officer, U.S. Customs Service,* Chicago, Illinois.

JANE MOSS, *Executive Director, American Car Rental Association,* Washington, D.C.

BARBARA NOTARIUS, *Bed & Breakfasts USA,* Croton-on-Hudson, New York.

OFFICE OF PUBLIC AFFAIRS, *The Bureau of Consular Affairs, Department of State,* Washington, D.C.

DIANA ORBAN, *Cruise Line International Association,* New York, New York.

PASSPORT OFFICE, *External Affairs Canada,* Ottawa, Ontario.

TOBY PYLE, *Marketing/Public Relations Assistant, American Youth Hostels, Inc.,* Washington, D.C.

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